

What is claimed is:

1. An electronic payment system using an anonymous representative payment means issued by a financial company in an Internet shopping mall affiliated with the financial company, the electronic payment system comprising:

an electronic payment web server connected to a client terminal through the Internet, for providing an identification number and password to a client who applies for a registration, providing a representative payment means to the client who applies for the card, and downloading an electronic wallet driving program to a web browser of the client terminal; and

a payment gateway server connected to the electronic payment web server by a leased line, for receiving a representative payment means issued by a financial system of the financial company and to be provided through the electronic payment web server to the client who applies for the card, incorporating the identification number of the representative payment means into an electronic wallet corresponding to the client's identification number, receiving a client's product purchase information from the electronic wallet driving program downloaded to the client terminal, requesting an approval for payment with the representative payment means to the financial system in response to a payment approval request from an Internet shopping mall server, and informing the Internet shopping mall server of the result of payment approval request from the financial system.

2. The electronic payment system of claim 1, wherein the representative payment means is a prepaid card.

3. The electronic payment system of claim 1, wherein a client's credit card number or bank account number is further incorporated into the electronic wallet, the representative payment means is charged by the client's credit card or from the client's bank account.

4. The electronic payment system of claim 1, wherein the electronic wallet driving program is installed on the web browser of the client terminal, is authenticated by the payment gateway server by the client's identification number

and password, and transfers the client's product purchase information received from the web page of the Internet shopping mall on the client's web browser to the payment gateway server.

5. The electronic payment system of claim 1, wherein the payment gateway server further comprises means for transferring transaction details to the client after informing the Internet shopping mall server of the result of payment approval request from the financial system.

6. An electronic payment system using an anonymous representative payment means issued by a financial company in an Internet shopping mall which not affiliated with the financial company, the electronic payment system comprising:

an electronic payment web server connected to a client terminal through the Internet, for providing an identification number and password to a client who applies for a registration, providing a representative payment means to the client who applies for the card, and downloading an electronic wallet driving program to an web browser of the client terminal; and

a payment gateway server connected to the electronic payment web server by a leased line, for receiving a representative payment means issued from a financial system of the financial company and to be provided through the electronic payment web server to the client who applies for the card, incorporating the identification number of the representative payment means into an electronic wallet corresponding to the client's identification number, receiving and authenticating a client identification number and password from the electronic wallet driving program downloaded to the client terminal to transfer client profile information including the identification number of the representative payment means, which is stored in the electronic wallet of the authenticated client, to the electronic wallet driving program, so that the client profile information is automatically displayed in an input box for payment means information provided by the Internet shopping mall server.

7. An electronic payment method using an anonymous representative payment means issued from a financial company in an Internet shopping mall affiliated with the financial company, the electronic payment method comprising:

- (a) providing a identification number and password to a client who applies a registration;
- (b) receiving a representative payment means issued from a financial system of the finance company and incorporating the identification number of the representative payment means into an electronic wallet corresponding to the client's identification number;
- (c) downloading an electronic wallet driving programing to an web browser on a client terminal if the client requests for the download;
- (d) receiving and authenticating the identification number and password from the electronic wallet driving program; and
- (e) receiving a client's product purchase information from the electronic wallet driving program, and requesting an approval for payment with the representative payment means to the financial system in response to a payment approval request from the Internet shopping mall, and informing the Internet shopping mall of the result of payment approval request from the financial system.

8. The electronic payment method of claim 8, wherein the representative payment means is a prepaid card.

9. The electronic payment method of claim 7, wherein a client's credit card number or account number is further incorporated into the electronic wallet, the representative payment means is charged by the credit card or from the bank's account number.

10. The electronic payment method of claim 7, further comprising transferring transaction details to the client by e-mail or mobile phone which is selected by the client.

11. An electronic payment method using an anonymous representative payment means issued from a financial company in an Internet shopping mall which is not affiliated with the financial company, the electronic payment method comprising:

(a) providing a identification number and password to a client who applies a registration;

(b) receiving a representative payment means issued from a financial system of the finance company and incorporating the identification number of the representative payment means into an electronic wallet corresponding to the client's identification number;

(c) downloading an electronic wallet driving program to a web browser on a client terminal if the client requests for the download;

(e) receiving and authenticating a client identification number and password from the electronic wallet driving program downloaded to the client terminal to transfer client profile information including the identification number of the representative payment means, which is stored in the electronic wallet of the authenticated client, to the electronic wallet driving program, so that the client profile information is automatically displayed in an input box for payment means information provided by the Internet shopping mall server.